

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Harold Eugene Clark, Sr
Jackqyln Dale Clark
Debtors

Case No. 17-02060-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 26, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	+ Harold Eugene Clark, Sr, 925 Oasis Palm Circle, Unit 2311, Ocoee, FL 34761-3336
jdb	+ Jackqyln Dale Clark, 1719 Glenside Drive, Harrisburg, PA 17109-1809
4922792	+ ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4922793	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4965509	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court., Capital Region Water, Attn: Wendy Shollenberger, 100 Pine Drive, Harrisburg, PA 17103
4922801	+ DRAIN DOCTORS, 8 CEDAR CLIFF DRIVE, CAMP HILL, PA 17011-7601
4922802	+ FM OPPEL, 145 S ENOLA DRIVE, ENOLA, PA 17025-2712
4922804	+ HAROLD E CLARK JR, 1719 GLENSIDE DRIVE, HARRISBURG, PA 17109-1809
4922809	PHFA (CORRESPONDENCE), 211 N FRONT STREET, PO BOX 15530, HARRISBURG, PA 17105-5530
4922811	SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301
4960956	+ Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301
4922812	+ TORRES CREDIT SERVICES, 27 FAIRVIEW ST, PO BOX 189, CARLISLE, PA 17013-0189

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	May 26 2022 18:37:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
4922791	Email/Text: EBNProcessing@afni.com	May 26 2022 18:37:00	AFNI INC, 404 BROCK DRIVE, PO BOX 3097, BLOOMINGTON, IL 61702-3097
4922795	EDI: PENNDEPTREV	May 26 2022 22:38:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4922795	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 26 2022 18:37:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4922796	+ Email/Text: ebnnotifications@creditacceptance.com	May 26 2022 18:37:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
4922813	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 26 2022 18:37:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4922798	+ Email/Text: electronicbkydocs@nelnet.net	May 26 2022 18:37:00	DEPT OF ED NELNET, 121 S 13TH STREET, LINCOLN, NE 68508-1904
4922799	EDI: DIRECTV.COM		

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		May 26 2022 22:38:00	DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
4922800	+ EDI: ESSL.COM		
		May 26 2022 22:38:00	DISH NETWORK, BANKRUPTCY DEPT, PO BOX 9033, LITTLETON, CO 80160-9033
4922803	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		May 26 2022 18:37:00	FNB OF PENNSYLVANIA, 1114 EAST CARSON STREET, PITTSBURGH, PA 15203-1124
4922805	EDI: IIC9.COM		
		May 26 2022 22:38:00	IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794
4922806	EDI: IRS.COM		
		May 26 2022 22:38:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4922794	Email/Text: info@pamd13trustee.com		
		May 26 2022 18:37:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4922807	+ Email/Text: bankruptcy@mermed.com		
		May 26 2022 18:37:00	M&M CREDIT, 6324 TAYLOR DRIVE, FLINT, MI 48507-4680
4922808	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 26 2022 18:37:00	MIDLAND CREDIT MANAGEMENT, INC., 2365 NORTHSIDE DR, STE 300, SAN DIEGO, CA 92108-2710
4986231	Email/Text: blegal@phfa.org		
		May 26 2022 18:37:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
4960003	Email/PDF: resurgentbknotifications@resurgent.com		
		May 26 2022 18:45:05	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4922810	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 26 2022 18:37:00	SPS, ATTN: BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
4934245	+ Email/Text: enotifications@santanderconsumerusa.com		
		May 26 2022 18:37:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
4972768	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 26 2022 18:37:00	U.S. Bank National Association, as Trustee, ECT., C/O SPS, PO BOX 65250, Salt Lake City, UT 84165-0250
4925594	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		May 26 2022 18:44:58	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
4922814	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov		
		May 26 2022 18:37:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4922815	EDI: VERIZONCOMB.COM		
		May 26 2022 22:38:00	VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4922816	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		May 26 2022 18:37:00	WESTLAKE FINANCIAL, 4751 WILSHIRE BLVD STE 100, LOS ANGELES, CA 90010-3847
4959211	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		May 26 2022 18:37:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES, CA 90010-3847

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4922797	##+	DEBT RECOVERY SOLUTIONS, 900 MERCHANTS CONCOURSE, SUITE LL - 11, WESTBURY, NY 11590-5121

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Harold Eugene Clark Sr DorieMott@aol.com, karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com
Dorothy L Mott	on behalf of Debtor 2 Jackqyln Dale Clark DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as Trustee, Successor in Interest to Wachovia Bank, National Association, (formerly known as First Union National Bank) as Trustee, for Long Beach Mortgage Loan Trust 2 bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services JSchwartz@mesterschwartz.com
John W. Purcell, Jr	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) jpurcell@pkh.com
Kara Katherine Gendron	on behalf of Debtor 2 Jackqyln Dale Clark karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com
Kara Katherine Gendron	on behalf of Debtor 1 Harold Eugene Clark Sr karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee, Successor in Interest to Wachovia Bank, National Association, (formerly known as First Union National Bank) as Trustee, for Long Beach Mortgage Loan Trust 2 bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Harold Eugene Clark Sr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2500

EIN --

Debtor 2

Jackqyln Dale Clark

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0651

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02060-HWV

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Harold Eugene Clark Sr
aka Harold Eugene Clark

Jackqyln Dale Clark

5/26/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.